

**FIDELITY BANCORP, INC.**

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 2435437	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$153	\$157	2.6%		
Loans	\$116	\$105	-9.3%		
Construction & development	\$20	\$13	-34.8%		
Closed-end 1-4 family residential	\$13	\$10	-23.4%		
Home equity	\$4	\$3	-17.3%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-35.3%		
Commercial & Industrial	\$18	\$18	0.9%		
Commercial real estate	\$57	\$57	0.9%		
Unused commitments	\$15	\$9	-40.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	20.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$8	-39.0%		
Cash & balances due	\$9	\$15	54.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$139	\$143	2.8%		
Deposits	\$124	\$137	10.5%		
Total other borrowings	\$15	\$6	-62.1%		
FHLB advances	\$15	\$6	-62.1%		
Equity					
Equity capital at quarter end	\$15	\$15	-0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.5%	--		
Tier 1 risk based capital ratio	11.3%	12.3%	--		
Total risk based capital ratio	12.6%	13.6%	--		
Return on equity <sup>1</sup>	-13.1%	-1.8%	--		
Return on assets <sup>1</sup>	-1.3%	-0.2%	--		
Net interest margin <sup>1</sup>	4.3%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	27.0%	34.1%	--		
Loss provision to net charge-offs (qtr)	81.5%	60.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.9%	2.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.7%	4.3%	0.0%	2.3%	--
Closed-end 1-4 family residential	0.4%	0.3%	0.0%	0.0%	--
Home equity	0.0%	1.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.3%	0.9%	2.1%	0.2%	--
Commercial & Industrial	14.9%	13.7%	4.0%	2.4%	--
Commercial real estate	4.0%	4.8%	0.1%	0.0%	--
Total loans	5.3%	5.6%	0.7%	0.7%	--